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Secure electronic trading (SET)

Anonymous. **Management Accounting**. London: Mar 1997.Vol.75, Iss. 3; pg. 45, 1 pgs

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Subjects:	Computer security, Electronic trading, **Internet**, Third party
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Locations:	UK
Author(s):	Anonymous
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Abstract (Document Summary)

Electronic commerce requires a financial institution to act as a 3rd party to authenticate parties and authorize transactions. This role is provided by Secure Electronic Trading, an open, license-free technical specification for securing payment card transactions over open networks, such as the **Internet**.

Full Text (782 words)

Whereas SSL provides a secure protocol between two parties, electronic commerce requires a financial institution to act as a third party to authenticate the parties and authorise the transaction. This role is provided by Secure Electronic Trading (SET), an

open, license-free technical specification for securing payment card transactions over open networks, such as the **internet**.

It was developed by ⊗Mastercard and ⊗Visa, in conjunction with GTE, ⊗IBM, ⊗Microsoft, Netscape, SAIC, Teresa Systems and VeriSign. ⊗American Express has agreed to support it and it could be adopted by all financial institutions and **internet** software companies.

SET is required because of the anonymous nature of the **internet**. Its procedures are designed to substitute for current face-to-face, mail order or telephoneorder procedures. It is designed to guarantee the provision of goods and services and subsequent payment. It provides confidentiality, ensures payment integrity, authenticates the merchant to the cardholder, confirming that they are a legitimate organisation which has been authorised to accept payments, authenticates the cardholder to the merchant, confirming that they are a legitimate user of the payment card, authorises the payment and collects the money for the merchant.

It works with SSL and the merchant server automatically carries out a complex set of verification and encryption procedures using digital certificates and public/private keys. SET supports five primary transactions:

Cardholder **registration**. Cardholders register on-line for SET with a Certificate Authority appointed by their card brand holder. The cardholder downloads security facilities and registers. The Certificate Authority verifies their **registration** with the card issuer using their normal internal procedures, which are outside the scope of SET. The Certificate Authority then issues a digital certificate to the cardholder, which is an electronic representation of the payment card, but without the account number and expiration date. These are embedded into it as a `secret value' using a one-way encryption process. The secret value is unreadable, but it allows the certificate to be validated by the card issuer who already has those details. The certificate is stored on the user's hard disk, using the software vendor's access security.

Merchant **registration**. Merchants have to carry out a similar secure on-line procedure to register each brand of card before they car accept transactions, providing they already have a contractual relationship. They receive a merchant certificate, which is the equivalen of the traditional sticker on the doors and tills of retail premises, indicating that the merchant is authorised to accept that brand of payment card.

Purchase request. This is initiated after the customer has completed shopping on the site. The customer will have accepted the total transaction value, including tax and handling charges and has also selected a **payment method**. The merchant sends back a unique transaction number. The customer software creates two related messages, order information and payment instructions, including the transaction number in each. The order information does not contain the details of the goods or the terms, as these are already held by the merchant. The two messages are signed using a dual signature, which provides a link between them. The merchant processes the order information, but has no access to the payment instructions.

Payment authorisation. The payment authorisation can be conducted at the same time, when the goods are ready to ship or when the service has been performed. The

merchant's software generates an authorisation request, which includes the amount to be authorised and the transaction identifier from the order instructions. The payment processor's Payment Gateway then compares the transaction number in the order information and payment instructions, before sending it to the card issuer, which authorises it using its own procedures. The payment gateway then sends a response to the merchant and can optionally include a capture token for later use. The authorisation response and any payment token are stored for requesting payment. The cardholders order is then fulfilled by dispatching goods, physically or digitally.

Payment capture. The merchant will subsequently request payment in batches. The software generates a capture request, which contains the amounts and identifier of each transaction. It is then sent to the payment gateway with any capture tokens. The payment request is then sent to the card issuer using existing systems. A capture response is then sent to the merchant, who stores it for later reconciliation.

Visa and Mastercard will each integrate electronic commerce information into their existing fraud detection systems in order to provide an additional layer of security. SET will also be migrated to the new generation of smart card based payment systems. The partners in the SET specification are currently examining how it can be used for businessto-business purchases. Called E2S (end-toend security) the project forms part of the European Strategic Programme of Research and Development in Information Technology (ESPRIT).

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Selling on the Internet: Achieving competitive advantage and market lead

Shikhar Ghosh. **Strategy & Leadership**. Chicago: <u>May/Jun 1997</u>.Vol.25, Iss. 3; pg. 53, 3 pgs

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Subjects:	**Internet**, <u>Electronic commerce</u>, <u>Sales management</u>, <u>Competitive advantage</u>, <u>Guidelines</u>
Classification Codes	<u>9190 US</u>, <u>5250 Telecommunications systems</u>, <u>7300 Sales & selling</u>, <u>9150 Guidelines</u>
Locations:	<u>US</u>
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Abstract (Document Summary)

The firms that are leveraging the full potential of the **Internet** today are: 1. business-to-business manufacturers and distributors, 2. large telecommunications and financial services providers, and 3. large consumer corporations. All these companies follow ten cardinal rules for establishing and running a successful Web-based business. The rules are: 1. Treat the **Internet** as a new medium. 2. Start with the customer. 3. Build relationships. 4. Expect change. 5. Build a service, not a Web site. 6. Leverage existing business. 7. Expect measurable returns. 8. Think radically. 9. Plan for success. 10. Act now.

Full Text (1260 words)

There's no question about it. The **Internet** is changing the way we do business more quickly-and more radically-than any of us ever thought possible. Even as you read this, businesses just like yours have already begun to invest a record amount of time, money, and resources in the **Internet**.

According to Forrester Research, 80 percent of the Fortune 500 had developed Websites by the end of last year, and 75 percent of the Fortune 1000 will offer **online** sales transactions by the end of this year. The rest are not far behind.

What kinds of companies are using this profitable new channel, and how are they using it? I've noticed that while many companies are jumping onto the **Internet** to post brochures and other static marketing content, several types of firms are truly leveraging the full potential of the Web today. These firms are:

Business-to-business manufacturers and distributors.

Large telecommunications and financial services providers. Large consumer corporations.

Let's take a look at each of these types of business and see how the Web is transforming their businesses and helping them achieve competitive advantage and market lead.

Business-to-business manufacturers and distributors have aggressively taken advantage of the **Internet** as a way to extend and expand business, perhaps because these companies are already familiar with automated procedures and electronic communications. Making the transition to the Web was a logical and natural next step. These firms are using the Web to improve customer satisfaction, loyalty, and retention; to increase revenues; and to lower costs. Today's **Internet** channel enables business-to-business prospects and customers to:

Enter a Website, identify themselves, and gain confidential access to authorized information.

Use automated search tools to identify the exact product or products they are seeking-in a matter of seconds.

Access in-depth product information to compare products or determine if a part meets their exact specifications.

Obtain accurate, customer-specific pricing.

Check product availability.

Review total order costs, including tax and shipping expenses.

Order with the click of a button.

Choose from a number of **payment methods**-personal or corporate credit card, purchase order, or an established account.

Track the status of an order until it is delivered.

This is obviously a vast improvement over paper catalogs that are out of date by the time the client receives them. The bottom line for business-to-business, Web-based initiatives? More customers. More sales. More profits.

Large telecommunications and financial services firms who are implementing **Internet** commerce software to provide new shared services to their **online** business customers have also found this maxim to be true. These firms, acting as Commerce Service Providers (CSPs), provide encryption, verification, secure payment, access control, order processing and fulfillment, customer service, and record-keeping to a large numbers of merchants and commercial enterprises. The content of these merchant businesses can reside on separate, multiple servers, while shared **Internet** commerce services are centralized and offered by the CSP. This allows individual businesses to choose their content, development environment, and platform without having to worry about implementing a full **Internet** commerce infrastructure. Because this solution allows merchant businesses to outsource the cost and complexity of **Internet** commerce, I believe this is how the large majority of small and medium-sized merchant businesses will move into electronic commerce, thereby generating new sources of revenue for telecommunications and financial services firms that adopt the CSP model.

Large consumer corporations who want to implement their own **Internet** infrastructure are also winning at the Web game. Large companies can manage every aspect of **Internet** transactions themselves, while allowing divisions or departments within their organizations the flexibility to create their own content and unique business models. Customer support and maintenance costs are lowered by centralized shared services as in the CSP model. Existing Websites can be easily commerce-enabled, retaining the look and feel of the content while adding "click here to buy" buttons that connect to back-office **Internet** commerce software.

So what do these companies have in common? They all follow ten cardinal rules for establishing and running a successful Web-based business. These rules can help your business to get started on the road to cybercommerce.

1. Treat the **Internet** as a new medium.

Resist the temptation to dust off old material and put it **online**. Create your offerings to exploit the **Internet's** unique properties-access to all users, ability to provide unlimited information, interaction with customers, ability to create distinct communities, and capability to personalize services for individual users. Avoid the craters-dilution of brands, unappealing content, commoditization of valuable information, and lack of quality. 2. Start with the customer.

A wide variety of people use the **Internet**. Which ones do you want to talk to? And what do they want to know? Create services that your audience(s) will find interesting.

3. Build relationships.

Your business will depend on your ability to get customers to come back. Get to know your customers. Customize your content for them, and keep it fresh and relevant. Give them a reason to return.

4. Expect change.

There will be new browsers, new technologies, and new capabilities. And there will be changes in marketing approaches and business relationships. Keep up with change, but keep your options open by sticking to standards, even if it means resisting the offering of an interesting feature.

5. Build a service, not a Website.

Customers do not come to a Web-based business simply because it runs secure servers well. They go to businesses that give them value for their time and money; businesses they trust; businesses that know them; and businesses that give them options they cannot get anywhere else. Get to know your customers through **registration**. Give them the ability to talk to you. Reply. Offer transaction capabilities. Create directories to help them get the information they need. Improve your content and layout based on what your target customers are telling you. Invest in the technology and expertise that makes all of this easy to establish and manage.

6. Leverage existing business.

Leverage the things you do well. The biggest payoff for the **Internet** is likely to be its ability to invigorate your current business. Build on the assets you have-brand names, operational infrastructure, information, and customer relationships. Explore ways in which the **internet** can fill the gaps-reduce costs of customer acquisition, reduce churn, reach new markets, and fill gaps in your product offerings.

7. Expect measurable returns.

Expect your investment to justify itself on the basis of returns you can measure. Create a benchmark of your current costs and design your electronic service to do better.

8. Think radically.

This is a must! The **Internet** and other open networks will change your business over the next decade. No business will be insulated from its influence.

9. Plan for success.

Get a system that enables you to attract customers and manage information; one that will help you build relationships and handle different ways of getting revenue and providing service; a system that does not force customers to adapt to your needs; and one with a technical architecture that supports any browser, follows standards, and can grow painlessly.

10. Act now.

You gain a lot by acting now. You'll learn the rules in a new medium, create business models that others have to follow, and establish your brand in a marketplace that will force a concentration of suppliers. And most importantly, you'll have time to reinvent your business on your own terms.

[Author Affiliation]
Shikhar Ghosh is chairman and co-founder of Open Market. Based in Cambridge, Mass., the company develops, markets, licenses, and supports high-performance software products that allow its customers to engage in business-toconsumer and business-to-business electronic commerce on the **Internet**

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Internet Matchmaker to Use First Virtual's On-Line Payment System Series: 15

CAROL POWER. **American Banker**. New York, N.Y.: Aug 12, 1997.Vol.162, Iss. 154; pg. 18

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Subjects:	Endorsements, **Online** transaction processing, Payment systems, Electronic banking, BANKS
Companies:	Firefly Network Inc, FIRST VIRTUAL HLDGS INC, First Virtual Holdings Inc
Author(s):	CAROL POWER
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Abstract (Document Summary)

VirtualPIN, a code that replaces a credit card number, will be stored in what Firefly calls MyWallet and can be used to pay for merchandise on-line. San Diego, Calif.- based First Virtual is the only company thus far to take advantage of the MyWallet feature.

In turn, First Virtual's customers will be able to obtain a Firefly Passport-essentially the system's entry pass-when signing up for a VirtualPIN.

"Ultimately, we could have a number of commerce solutions within MyWallet, the first

one being First Virtual's VirtualPIN," said Ted Kamionek, director of communications at Firefly in Cambridge, Mass.

Full Text (385 words)

(Copyright American Banker Inc. - Bond Buyer 1997)

Stein, photo

Firefly Network Inc. has endorsed First Virtual Holdings Inc.'s on-line **payment method**.

Firefly has enrolled 2.7 million members in its **Internet** intelligent- agent system, which brings people with common interests together.

The company will allow First Virtual's VirtualPINs to be used in the **registration** process.

VirtualPIN, a code that replaces a credit card number, will be stored in what Firefly calls MyWallet and can be used to pay for merchandise on-line. San Diego, Calif.- based First Virtual is the only company thus far to take advantage of the MyWallet feature.

In turn, First Virtual's customers will be able to obtain a Firefly Passport-essentially the system's entry pass-when signing up for a VirtualPIN.

"Ultimately, we could have a number of commerce solutions within MyWallet, the first one being First Virtual's VirtualPIN," said Ted Kamionek, director of communications at Firefly in Cambridge, Mass.

"The complements of the two server-based technologies give power to consumers and merchants," said Lee Stein, First Virtual's chairman and chief executive.

With VirtualPIN inside the Firefly wallet, consumers don't have to worry about loading any more software, said Mr. Stein. The consumer signs up for the system by giving a name or alias, address, age, taste preferences, and gender.

Firefly users reveal their likes and dislikes for such things as films, music, books, or software. The system pairs like-minded people or suggests what others with similar tastes have found interesting.

Firefly, a commercial outgrowth of the Massachusetts Institute of Technology Media Lab, also lets users put up their own home pages without charge, write reviews, participate in chats, and link to other Firefly- enabled Web sites.

The privately held company said it has designed the system to let on- line businesses serve their customers on a highly individualized basis without violating confidentiality. Customers that have bought its software are ⓒBarnes & Noble, ⓒAmerica **Online's** Greenhouse Network, ⓒYahoo, Ziff-Davis, and Reuters New Media.

Firefly recently joined with Netscape Communications Corp., ⊕Microsoft Corp., ⊕Verisign Inc., and ⊕Oracle Corp. in backing the Open Profiling Standard to protect the exchange of information between people and Web sites.

Advertisers on Firefly's own www.firefly.com site, launched in January 1996, include MCI Communications, ⊕AT&T Corp., Honda Motor Co., ⊕MasterCard International, and ⊕Columbia Records.

They generally pay $100 for every 1,000 people who click on their ads at the site.

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edeal.com First to Reward Registered Members with Opportunity to Participate in Its Success Via IPO President's List

PR Newswire. New York: Aug 24, 1999. pg. 1

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Abstract (Document Summary)

TORONTO, Aug. 24 /PRNewswire/ -- Edeal Service Corp.'s auction Web site, edeal.com, today announced that the company has introduced a new "ipoints(TM)" Loyalty Program. ipoints can be used to provide edeal.com members with the opportunity to be part of the IPO "President's List," if and when edeal.com decides to proceed with an IPO. Being on the President's List gives individuals the opportunity to buy shares of edeal.com at the IPO price. Effective today, edeal.com will issue ipoints to each registered member that buys or sells on the site or refers a new member to edeal.com.

Fifty percent of the Loyalty Shares (the "Partners Club Shares") will be reserved for sale -- at the IPO price -- to the 1,000 members accumulating the most ipoints in the Loyalty Program. Each Partners Club member will have the opportunity to buy a percentage of the Partners Club Shares equal to his percentage of the total ipoints accumulated by the Partners Club as a whole. Forty percent of the Loyalty Shares (the "Auctioneers Club Shares") will be offered for purchase on a lottery basis to the members of the Auctioneers Club. The Auctioneers Club Shares will be divided into 100 share units. Each member of the Auctioneers Club will be allocated one "ticket"

for having reached the 300 ipoints level, and an additional ticket for each 100 ipoints in excess of the 300 ipoints. The opportunity to purchase the units of Auctioneers Club Shares will be allotted by way of a random drawing from the pool of tickets. The number of tickets selected from the pool will be equal to the number of 100 share units of Auctioneers Club Shares. A member of the Auctioneers Club may have more than one of his or her tickets selected in the random drawing.

Full Text (1026 words)

Copyright PR Newswire - NY Aug 24, 1999

Online Auction Site Earmarks 10% of Shares to be Issued through an IPO for

Purchase by Site Members Accumulating 'ipoints(TM)' in

edeal.com's Loyalty Program

TORONTO, Aug. 24 /PRNewswire/ -- Edeal Service Corp.'s auction Web site, edeal.com, today announced that the company has introduced a new "ipoints(TM)" Loyalty Program. ipoints can be used to provide edeal.com members with the opportunity to be part of the IPO "President's List," if and when edeal.com decides to proceed with an IPO. Being on the President's List gives individuals the opportunity to buy shares of edeal.com at the IPO price. Effective today, edeal.com will issue ipoints to each registered member that buys or sells on the site or refers a new member to edeal.com.

"We want our loyal customers to be a part of our company, so we designed a unique mechanism that allows edeal.com Loyalty Program members to participate in our success -- if and when we go public," said Colin Webster, CEO of Edeal Service Corp. "We weren't satisfied with the 'free-stock' giveaway programs we've seen on the Web, so we decided to simply earmark a percentage of IPO shares to be sold at the IPO price to edeal.com's members."

In the event of an IPO, edeal.com will reserve 10% of the IPO shares for purchase by Loyalty Program members. Each Loyalty Program participant automatically starts as a member of the Traders Club. Current members of edeal.com -- as well as those who join after the effective date -- automatically receive 100 ipoints for a limited time. Once a person reaches 300 ipoints, they become a member of the Auctioneers Club. The top 1,000 collectors of ipoints are invited into the Partners Club.

Fifty percent of the Loyalty Shares (the "Partners Club Shares") will be reserved for sale -- at the IPO price -- to the 1,000 members accumulating the most ipoints in the Loyalty Program. Each Partners Club member will have the opportunity to buy a percentage of the Partners Club Shares equal to his percentage of the total ipoints accumulated by the Partners Club as a whole. Forty percent of the Loyalty Shares (the "Auctioneers Club Shares") will be offered for purchase on a lottery basis to the members of the Auctioneers Club. The Auctioneers Club Shares will be divided into 100 share units. Each member of the Auctioneers Club will be allocated one "ticket" for having reached the 300 ipoints level, and an additional ticket for each 100 ipoints in excess of the 300 ipoints. The opportunity to purchase the units of Auctioneers Club

Shares will be allotted by way of a random drawing from the pool of tickets. The number of tickets selected from the pool will be equal to the number of 100 share units of Auctioneers Club Shares. A member of the Auctioneers Club may have more than one of his or her tickets selected in the random drawing.

The remaining Loyalty Shares ("Traders Club Shares") will be divided into 100 share "units" and offered for purchase on a lottery basis to the members of the Traders Club. The opportunity to purchase the "units" of Traders Club Shares will be limited to one "unit" per member with members selected randomly from the Traders Club.

Members will also be able to redeem ipoints for various merchandise and prizes throughout the length of the program such as edeal.com T-shirts and plush toys as well as the chance to use ipoints to bid on items in special ipoints open auctions. Instead of bidding for items with currency, members will be able to use ipoints to bid on items ranging anywhere from computer hardware to sports trading cards.

Accumulating Points

ipoints can be accumulated in three ways. First, every current member of edeal.com will automatically receive 100 ipoints. ipoints also will be awarded -- to both the buyer and seller -- for any successful auction or InterActive Classified transaction on the edeal.com site. The amount of ipoints awarded to the buyer and seller will be equal to the U.S. dollar value of the transaction. (i.e. A $50 auction transaction will result in 50 ipoints each for the buyer and seller.)

The final way to accumulate ipoints is to refer new members to the edeal.com site. The "referring member" will receive 50 ipoints for each new **registration** on the site that includes a -- current registered member's PIK (Personal Identification Key) number. The new member must include the referring member's PIK when registering in order for the referring member to automatically receive ipoints.

All ipoints will be automatically recorded after each successful auction; InterActive Classified or new **registration** referred to edeal.com by its current members. The total accumulated ipoints will be displayed in the member's "My Control Center" page of the site.

Public Disclaimer

The information contained herein should by no means be considered a solicitation or offer to sell securities. Loyalty Shares, if offered, will only be sold by prospectus or as otherwise permitted by law. IPO President's List opportunities will apply only to residents of jurisdictions where permitted by law. (SEE EDEAL.COM WEB SITE FOR FULL LEGAL DISCLAIMER.)

About Edeal Services Corp.

Edeal Services Corp., a privately owned company, focuses on the applications of **online** auction technology in both the business-to- business and the person-to-person markets. edeal.com provides the person-to-person on-line shopping community with three selling alternatives, two **payment methods** including credit card payments and a

Loyalty Program that allows customers to participate in the company's success.

edeal.com also provides buyers with a free computer evaluator service to determine the fair market value of any PC or Mac on the market. In addition, the company's technology is well equipped to conduct secure transactions between buyers and sellers around the world. edeal.com is a Certified Merchant with Visa and Mastercard via Internetsecure, and the Company is a member of the Better Business Bureau.

If you would like to be added to edeal.com's news distribution list, please contact the company's public relations department at william@edeal.com.

For more information about the company and its products or services visit the edeal.com home page at http://www.edeal.com, send e-mail to info@edeal.com or call 888-256-0481. SOURCE Edeal Services Corp.

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Industry: **INTERNET** MULTIMEDIA **ONLINE**

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